

July 6, 2021



**COMMONWEALTH OF MASSACHUSETTS**  
**Office of Consumer Affairs and Business Regulation**  
**DIVISION OF INSURANCE**

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**GARY D. ANDERSON**  
COMMISSIONER OF INSURANCE

June 23, 2021

Steven T. James  
House Clerk  
Office of the Clerk of the House  
State House  
24 Beacon Street, Room 145  
Boston, MA 02133

Dear Mr. Clerk,

I am forwarding information to your attention regarding a report required under Section 32 within Chapter 219 of the Acts of 2018 (Section 32) – AN ACT TO PROTECT ANIMAL WELFARE AND SAFETY IN CITIES AND TOWNS. According to Section 32, licensed admitted home insurance companies are to provide annual reports in calendar years 2020, 2021 and 2022 regarding dog claims submitted in the prior calendar year.

The Division of Insurance (Division) requested that carriers submit 2020 annual report information to our office so that our staff could consolidate the information. We are forwarding this information to the Clerks of the Senate and House of Representatives, the House and Senate Chairs of the Joint Committee on Financial Services, and the House and Senate Committees on Ways and Means.

The attached file includes a consolidation of the information reported to the Division as required by Section 32 for the 428 claims associated with injuries involving dogs which were submitted in 2020 to 77 Massachusetts home insurance companies. On the following pages, the Division has identified some of the more notable items presented within the reported information.

If you have any questions, please contact me at your convenience.

Sincerely,

A handwritten signature in blue ink, appearing to read "Matthew M. Mancini".

Matthew M. Mancini  
Director, State Rating Bureau  
617-521-7459

cc: Commissioner Gary Anderson

### Notable Items from Presented Data

- Which ten breeds of dogs were associated with the most submitted claims?

<u>Dog Breed</u>	2019		2020	
	count	%	count	%
Undefined	129	25.6%	107	25.0%
Mix	89	17.7%	90	21.0%
German Shepard	48	9.5%	48	11.2%
Labrador Retriever	52	10.3%	48	11.2%
Pit Bull	53	10.5%	41	9.6%
Terrier	38	7.6%	22	5.1%
Golden Retriever	18	3.6%	9	2.1%
Beagle	12	2.4%	8	1.9%
Siberian Husky	8	1.6%	7	1.6%
Doberman Pinscher	2	0.4%	6	1.4%
Other Dog Breed	54	10.7%	42	9.8%
Total	503	100.0%	428	100.0%

- What is the gender of the dog associated with the claim?

<u>Gender</u>	2019		2020	
	count	%	count	%
Male	348	69.2%	289	67.5%
Female	125	24.9%	113	26.4%
Unknown	30	6.0%	26	6.1%
Total	503	100.0%	428	100.0%

- Has the dog associated with the claim gone through obedience training?

<u>Obedience Training</u>	2019		2020	
	count	%	count	%
No	197	39.2%	166	38.8%
Unknown	162	32.2%	127	29.7%
Yes	144	28.6%	135	31.5%
Total	503	100.0%	428	100.0%

- Was the dog associated with the claim ever declared dangerous in its own municipality?

<u>Dangerous in Own Municipality</u>	2019		2020	
	count	%	count	%
No	421	83.7%	337	78.7%
Unknown	65	12.9%	78	18.2%
Yes	17	3.4%	13	3.0%
Total	503	100.0%	428	100.0%

- If there was a claimed injury to a person, what was the injured person's age?

<u>Age of Injured Person</u>	2019		2020	
	count	%	count	%
under 12	40	8.0%	43	10.0%
12-17	19	3.8%	10	2.3%
18-64	395	78.5%	309	72.2%
65+	41	8.2%	40	9.3%
Unknown	8	1.6%	26	6.1%
Total	503	100.0%	428	100.0%

(A number of the unknown claims involved a dog injuring another dog.)

- Was the dog associated with the claim leashed at the time of injury?

<u>Leashed Dog</u>	2019		2020	
	count	%	count	%
No	382	75.9%	318	74.3%
Yes	22	4.4%	95	22.2%
Unknown	99	19.7%	15	3.5%
Total	503	100.0%	428	100.0%

- Was the dog associated with the claim provoked before the injury occurred?

<u>Dog Provoked</u>	2019		2020	
	count	%	count	%
No	412	81.9%	323	75.5%
Unknown	65	12.9%	78	18.2%
Yes	26	5.2%	27	6.3%
Total	503	100.0%	428	100.0%

- Did the claimed injury occur on the owner's property or elsewhere?

<u>Injury on Owner's Property</u>	2019		2020	
	count	%	count	%
Elsewhere	253	50.3%	226	52.8%
Owner's Property	249	49.5%	202	47.2%
Unknown	1	0.2%	0	0.0%
Total	503	100.0%	428	100.0%

- Was the injured person committing a crime upon person/property of the dog owner?

<u>Injured</u> <u>Committing Crime</u>	2019		2020	
	count	%	count	%
No	495	98.4%	421	98.4%
Unknown	6	1.2%	6	1.4%
Yes	2	0.4%	1	0.2%
Total	503	100.0%	428	100.0%